

1 THE HONORABLE KAREN A. OVERSTREET

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7 IN THE UNITED STATES BANKRUPTCY COURT
8 WESTERN DISTRICT OF WASHINGTON

9 In re:

10 MICHAEL REID MOI,

11 Debtor.

No. 10-15781- KAO

NOTICE OF APPEARANCE

12 TO: Michael Reid Moi, Debtor,

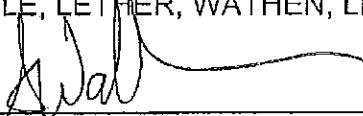
13 AND TO: Marc Stern, Debtor's Attorney;

14 **PLEASE TAKE NOTICE** that the undersigned hereby appears on behalf of creditor
15 Doug Kruger in this action.

16 You are hereby directed to serve all future pleadings or papers, excepting
17 process, upon the undersigned attorneys, at the address stated below.

18 DATED this 28th day of May, 2010.

19 COLE, LETHER, WATHEN, LEID & HALL, P.C.

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21 Rick J Wathen, WSBA #25539
22 Attorney for Doug Kruger

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EXHIBIT

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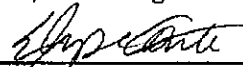
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CERTIFICATE OF SERVICE

I hereby certify that on March 31, 2010, I electronically filed the foregoing with the Clerk of the Court using the ECF system which will send notification of such filing to the following participants:

Marc Stern Attorney at Law 1825 NW 65th Street Seattle, WA 98117	<input type="checkbox"/> First Class Mail <input type="checkbox"/> Fax <input checked="" type="checkbox"/> By CM/ECF
K Michael Fitzgerald Bankruptcy Trustee 600 University St. #2200 Seattle, WA 98101 Tel: 206-624-5124	<input type="checkbox"/> First Class Mail <input type="checkbox"/> Fax <input checked="" type="checkbox"/> By CM/ECF

Dated this 28th day of May, 2010, at Seattle, Washington.



Legal Assistant
Elyse Conte

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1791 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335			HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				340.00
ACCOUNT NO. 1767 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335			HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				88.00
ACCOUNT NO. 1783 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335			HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				88.00
ACCOUNT NO. 1689 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335			HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				75.00
Subtotal							\$ 591.00
Total							\$

11 continuation sheets attached

EXHIBIT

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(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODETOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7963 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				75.00
ACCOUNT NO. 6954 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				75.00
ACCOUNT NO. 4387 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				74.00
ACCOUNT NO. 5663 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				74.00
ACCOUNT NO. 7999 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				71.00
Subtotal >						\$ 369.00
Total >						\$

Sheet no. 1 of 11 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. 1180 ASSET ACCEPTANCE LLC PO BOX 2036 WARREN, MI 48090		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT FACTORY COMPANY ACCOUNT				29,397.00	
ACCOUNT NO. 0199 AURORA LOAN SERVICES I 10350 PARK MEADOWS DR ST LITTLETON, CO 80124		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT DELINQUENT 90 DAYS PAST DUE DATE ACCOUNT 90 DAYS PAST DUE DATE 3 OR MORE TIMES OPEN ACCOUNT CONVENTIONAL REAL ESTATE LOAN				449,643.00	
ACCOUNT NO. Bank Of America		Consideration: Credit Cards				29,397.00	
ACCOUNT NO. Bank Of America , WA		Incurred: 12/16/09				34,822.94	
ACCOUNT NO. 5227 BANK OF AMERICA PO BOX 1598 NORFOLK, VA 23501		PURCHASED BY ANOTHER LENDER CREDIT CARD CHARGE OFF AMOUNT IS 19263 PAID				0.00	
Sheet no. <u>2</u> of <u>11</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	\$ 543,259.94
						Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9921 BANK OF AMERICA PO BOX 1598 NORFOLK, VA 23501		PURCHASED BY ANOTHER LENDER CREDIT CARD CHARGE OFF AMOUNT IS 16779 PAID				0.00
ACCOUNT NO. 4414 BANK OF AMERICA PO BOX 17054 WILMINGTON, DE 19850		ACCOUNT CLOSED BY CONSUMER CREDIT CARD CHARGE OFF AMOUNT IS 9450 PAID				0.00
ACCOUNT NO. 8735 BANNER BANK 10 S 1ST AVE WALLA WALLA, WA 99362		ACCOUNT/PAID SATISFACTORILY THIS IS AN ACCOUNT IN GOOD STANDING PAID ACCOUNT/ZERO BALANCE SECURED LOAN				0.00
ACCOUNT NO. 3733 BB&B/CBSD PO BOX 9714 GRAY, TN 37615		COMBINED CREDIT PLAN, REVOLVING ACCOUNT				0.00
ACCOUNT NO. 7667 BK OF AMER PO BOX 15026 WILMINGTON, DE 19850		ACCOUNT CLOSED BY CONSUMER CREDIT CARD				0.00
Subtotal >						\$ 0.00
Total >						\$

Sheet no. 3 of 11 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2196 CHASE PO BOX 1093 NORTHRIDGE, CA 91328		CLOSED CONVENTIONAL REAL ESTATE LOAN				0.00
ACCOUNT NO. 5330 CHASE PO BOX 15298 WILMINGTON, DE 19850		ACCOUNT CLOSED BY CONSUMER CREDIT CARD PAID				0.00
ACCOUNT NO. 0021 CHASE PO BOX 15298 WILMINGTON, DE 19850		ACCOUNT CLOSED BY CONSUMER CREDIT CARD CHARGE OFF AMOUNT IS 12795 PAID				0.00
ACCOUNT NO. Chase Bank		Incurred: 2003 Consideration: Personal Loan				157,000.00
ACCOUNT NO. Chase Bank		Consideration: Credit Cards				20,579.00
Subtotal >						\$ 177,579.00
Total >						\$

Sheet no. 4 of 11 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0154 CITI PO BOX 6241 SIOUX FALLS, SD 57117		THIS IS AN ACCOUNT IN GOOD STANDING INACTIVE ACCOUNT CREDIT CARD				0.00
ACCOUNT NO. 8444 CITI PO BOX 6241 SIOUX FALLS, SD 57117		ACCOUNT/PAID SATISFACTORILY THIS IS AN ACCOUNT IN GOOD STANDING PAID ACCOUNT/ZERO BALANCE CREDIT CARD				0.00
ACCOUNT NO. 5208 CREDIT PROTECTION ASSO 13355 NOEL RD STE 2100 DALLAS, TX 75240		COLLECTION DEPARTMENT/AGENCY/ATTORNEY PAID				0.00
ACCOUNT NO. 8064 DISCOVER CD PO BOX15316 ATT:CMS/PROD DEVELOP WILMINGTON, DE 19850-5316		CHARGED OFF ACCOUNT CREDIT CARD BAD DEBT; PLACED FOR COLLECTION; SKIP				14,082.00
ACCOUNT NO. Doug Kruger c/o Rick J. Wathen 1000 2nd Ave Ste 1300 Seattle, WA 98104-1082	X	Incurred: 2/23/10		X	X	Notice Only
Subtotal						\$ 14,082.00
Total						\$

Sheet no. 5 of 11 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Doug Kruger 4463 26TH AVE W SEATTLE, WA		Incurred: 2/16/2007 Consideration: Law Suit		X	X	80,000.00
ACCOUNT NO. 3742 DYNMIC STRAT 2525 220TH ST SE SUITE 201 BOTHELL, WA 98041		PLACED FOR COLLECTION				34,130.00
ACCOUNT NO. Elliott Bay Adjustment		Consideration: Medical Bills				577.00
ACCOUNT NO. 8969 ELLIOTT BAY ADJUSTMENT 10740 MERIDIAN AVE N STE SEATTLE, WA 98133		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				577.00
ACCOUNT NO. 3166 FIRST USA BANK N A 1001 JEFFERSON PLAZA WILMINGTON, DE 19701		ACCOUNT CLOSED BY CONSUMER CREDIT CARD				0.00
Subtotal >						\$ 115,284.00
Total >						\$

Sheet no. 6 of 11 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9421 FIRST USA BANK N A 1001 JEFFERSON PLAZA WILMINGTON, DE 19701		ACCOUNT CLOSED BY CONSUMER CREDIT CARD				0.00
ACCOUNT NO. 5353 FIRST USA BANK N A 1001 JEFFERSON PLAZA WILMINGTON, DE 19701		ACCOUNT CLOSED BY CREDIT GRANTOR CREDIT CARD				0.00
ACCOUNT NO. 365C LEASECOMM 950 WINTER ST WALTHAM, MA 02451		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT DELINQUENT 180 DAYS PAST DUE DATE OPEN ACCOUNT RENTAL AGREEMENT PREVIOUS STATUS 09			X	1,423.00
ACCOUNT NO. 6287 MERCHANTS CREDIT 2245 152ND NE REDMOND, WA 98052-5519		MEDICAL UNPAID				33.00
ACCOUNT NO. 3809 MERCHANTS ME 2245 152ND NE REDMOND, WA 98052-5519		MEDICAL UNPAID			X	4,202.00
Subtotal >						\$ 5,658.00
Total >						\$

Sheet no. 7 of 11 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2668 MERCHANTS ME 2245 152ND NE REDMOND, WA 98052-5519		MEDICAL UNPAID		X	469.00
ACCOUNT NO. 8938 MERCHANTS ME 2245 152ND NE REDMOND, WA 98052-5519		MEDICAL UNPAID		X	199.00
ACCOUNT NO. Merchants Medical		Consideration: Medical Bills		X	4,144.00
ACCOUNT NO. Midland Credit		Consideration: Credit Cards			22,420.00
ACCOUNT NO. Midland Credit		Collecting For Midland Credit			0.00
Subtotal					\$ 27,232.00
Total					\$

Sheet no. 8 of 11 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5060 MIDLAND CREDIT MGMT 8875 AERO DR SAN DIEGO, CA 92123		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT FACTORY COMPANY ACCOUNT				22,420.00
ACCOUNT NO. 6174 NCO FIN/55 PO BOX 13570 PHILADELPHIA, PA 19101		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY			X	511.00
ACCOUNT NO. Nco Financial ,		Consideration: Medical Bills			X	511.00
ACCOUNT NO. Renton Collections ,		Consideration: Medical Bills			X	3,640.00
ACCOUNT NO. Renton Collections ,		Consideration: Medical Bills			X	868.00
Subtotal						\$ 27,950.00
Total						\$

Sheet no. 9 of 11 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2986 RENTONCOLL PO BOX 272 RENTON, WA 98057		PLACED FOR COLLECTION			X	3,640.00
ACCOUNT NO. 2985 RENTONCOLL PO BOX 272 RENTON, WA 98057		PLACED FOR COLLECTION			X	3,419.00
ACCOUNT NO. 1832 RENTONCOLL PO BOX 272 RENTON, WA 98057		PLACED FOR COLLECTION			X	868.00
ACCOUNT NO. State Of Washington , WA		Incurred: 8/25/09				1,819.00
ACCOUNT NO. 7660 THD/CBSD PO BOX 6497 SIOUX FALLS, SD 57117		ACCOUNT CLOSED BY CONSUMER CHARGE ACCOUNT				0.00
Subtotal >						\$ 9,746.00
Total >						\$

Sheet no. 10 of 11 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0001 U S BANK 101 5TH ST E STE A SAINT PAUL, MN 55101		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT/PAID SATISFACTORILY THIS IS AN ACCOUNT IN GOOD STANDING PAID ACCOUNT/ZERO BALANCE ACCOUNT CLOSED AT CONSUMER'S REQUEST AUTO LOAN				0.00
ACCOUNT NO. 6473 U S BANK 101 5TH ST E STE A SAINT PAUL, MN 55101		ACCOUNT/PAID SATISFACTORILY THIS IS AN ACCOUNT IN GOOD STANDING PAID ACCOUNT/ZERO BALANCE ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST CHECK CREDIT OR LINE OF CREDIT				0.00
ACCOUNT NO. 3564 UNIFUND 10625 TECHWOODS CIRCLE CINCINNATI, OH 45242		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT FACTORY COMPANY ACCOUNT				20,807.00
ACCOUNT NO. GUG3 YAKIMA ADJUSTMENT SE 309 W LINCOLN AV P O BOX 512 YAKIMA, WA 98907		MEDICAL UNPAID			X	219.00
ACCOUNT NO.						
Subtotal >						\$ 21,026.00
Total >						\$ 942,776.94

Sheet no. 11 of 11 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

United States Bankruptcy Court

Western District of Washington

In re Michael Reid Moi
Debtor

Case No. _____

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 1,900,000.00		
B - Personal Property	YES	4	\$ 201,030.00		
C - Property Claimed as exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 612,927.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 14,215.46	
F - Creditors Holding Unsecured Nonpriority Claims	YES	12		\$ 942,776.94	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 5,500.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 3,624.00
TOTAL		26	\$ 2,101,030.00	\$ 1,569,919.40	

EXHIBIT

3

United States Bankruptcy Court

Western District of Washington

In re Michael Reid Moi
Debtor

Case No. _____

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	NO	0	\$ 0.00		
B - Personal Property	NO	0	\$ 0.00		
C - Property Claimed as exempt	NO	0			
D - Creditors Holding Secured Claims	YES	2		\$ 692,927.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 14,215.46	
F - Creditors Holding Unsecured Nonpriority Claims	YES	8		\$ 59,999.00	
G - Executory Contracts and Unexpired Leases	NO	0			
H - Codebtors	NO	0			
I - Current Income of Individual Debtor(s)	NO	0			\$ 0.00
J - Current Expenditures of Individual Debtors(s)	NO	0			\$ 0.00
TOTAL		13	\$ 0.00	\$ 767,141.46	



UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON

In re:	Case No. 10-15781
MICHAEL REID MOI	CHAPTER 13 PLAN
	xx Original Amended
Debtor(s):	Date:

I. Introduction:

A. Debtor is eligible for a discharge under 11 USC § 1328(f) (check one):

☒ Yes☐ No

B. Means Test Result. Debtor is (check one):

☐ a below median income debtor☐ an above median income debtor with positive monthly disposable income☒ an above median income debtor with negative monthly disposable income

II. Plan Payments:

No later than 30 days after the filing of the plan or the order for relief, whichever date is earlier, the debtor will commence making payments to the Trustee as follows:

A. AMOUNT: \$2400

B. FREQUENCY (check one):

☒ Monthly☐ Twice per month☐ Every two weeks☐ WeeklyC. TAX REFUNDS: Debtor (check one): ☐ COMMITTS: ☒ DOES NOT COMMIT: all tax refunds to funding the plan. Committed refunds shall be paid in addition to the plan payment stated above. If no selection is made, tax refunds are committed.

D. PAYMENTS: Plan payments shall be deducted from the debtor's wages unless otherwise agreed to by the Trustee or ordered by the Court.

E. OTHER:

1. The debtor has claims against Douglas Kruger and his attorney Rick Wathen. Either the trustee will pursue them or the debtor will pursue them in the name of the estate.

2. The debtor recycles and purchases and sells recycled stuff. The debtor intends to continue with this business.

3. The debtor will sell some of his real property to fully fund the plan.

III. Plan Duration:

The intended length of the plan is 36 months, and may be extended up to 60 months after the first payment is due if necessary for completion. The plan's length shall not be less than the debtor's applicable commitment period as defined under 11 U.S.C. §§ 1322(d) and 1325(b)(4).

IV. Distribution of Plan Payments:

Upon confirmation, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, PROVIDED THAT disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcy law:

A. ADMINISTRATIVE EXPENSES:

2. Continuing Payments on Claims Secured by Other Real Property (Per annum interest as set forth below):

Rank	Creditor	Nature of Debt	Property	Monthly Payment	Interest Rate

3. Cure Payments on Mortgage/Deed of Trust/Property Tax Arrearage (If there is a property tax arrearage, also provide for postpetition property tax holding account at Section XII):

Rank	Periodic Payment	Creditor	Property	Arrears to be cured	Interest rate
1	225.00	Aurora Loan Services	Residence	\$000	=0=

4. Payments on Claims Secured by Personal Property:

a. 910 Collateral:

The Trustee shall pay the contract balance as stated in the allowed proof of claim for a purchase-money security interest in any motor vehicle acquired for the personal use of the debtor(s) within 910 days preceding the filing date of the petition or in other personal property acquired within one year preceding the filing date of the petition as follows. Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee as specified upon the creditor filing a proof of claim. If no amount is specified, the Trustee shall pay the amount stated as the "Equal Periodic Payment".

1. Trustee. The percentage set pursuant to 28 USC § 586(c).

1. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b).

1. Attorney's Fees: Pre-confirmation attorney fees and costs shall not exceed \$8500. \$3,000 less filing fees and credit counseling expenses was paid prior to filing. To the extent pre-confirmation fees and costs exceed \$3,500, an appropriate application, including a complete breakdown of time and costs, shall be filed with the Court within 21 days of confirmation.

Approved pre-confirmation fees shall be paid as follows (check one):

a. ☒ Prior to all creditors:b. ☐ Monthly payments of \$_____:c. ☐ All remaining funds available after designated monthly payments to the following creditors:d. ☐ Other: _____

If no selection is made, fees will be paid after monthly payments specified in Sections IV.B and IV.C.

B. CURRENT DOMESTIC SUPPORT OBLIGATION: Payments to creditors whose claims are filed and allowed pursuant to 11 USC § 502(a) or court order as follows (if left blank, no payments shall be made by the Trustee):

Creditor	Monthly amount

C. SECURED CLAIMS: Payments will be made to creditors whose claims are filed and allowed pursuant to 11 USC § 502(a) or court order, as stated below. Unless ranked otherwise, payments to creditors will be disbursed at the same level. Secured creditors shall retain their liens until the payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 USC § 1328, as appropriate. Secured creditors, other than creditors holding long term obligations secured only by a security interest in real property that is the debtor's principal residence, will be paid the principal amount of their claim or the value of their collateral, whichever is less, plus per annum un-compounded interest on that amount from the petition filing date.

Interest rate and monthly payment in the plan control unless a creditor timely files an objection to confirmation. If a creditor timely files a proof of claim for an interest rate lower than that proposed in the plan, the claim shall be paid at the lower rate. Value of collateral stated in the proof of claim controls unless otherwise ordered following timely objection to claim. The unsecured portion of any claim shall be paid as a nonpriority unsecured claim unless entitled to priority by law.

Only creditors holding allowed secured claims specified below will receive payment from the Trustee. If the interest rate is left blank, the applicable interest rate shall be 12%. If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes.

1. Continuing Payments on Claims Secured Only by Security Interest in Debtor's Principal Residence (Interest included in payments at contract rate, if applicable):

Rank	Creditor	Nature of Debt	Property	Monthly Payment
1	Aurora Loan Services	Mortgage	Residence	1700

Rank	Creditor	Description of Collateral	Equal Periodic Payment	Pre-confirmation Adequate Protection Payment	Interest Rate

b. Non-910 Collateral:

The Trustee shall pay the value of collateral stated in the proof of claim, unless otherwise ordered following timely objection to the claim, for a purchase-money security interest in personal property which is non-910 collateral. Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee as specified upon the creditor filing a proof of claim. If no amount is specified, the Trustee shall pay the amount stated as the "Equal Periodic Payment".

Rank	Equal Periodic Payment	Creditor	Debtor's Value of Collateral	Description of Collateral	Pre-confirmation adequate Protection Payment	Contract Interest Rate

D. PRIORITY CLAIMS: Payment in full on a pro rata basis, of filed and allowed claims entitled to priority in the order stated in 11 USC § 507(a).

E. NONPRIORITY UNSECURED CLAIMS: From the balance remaining after the above payments, the Trustee shall pay filed and allowed nonpriority unsecured claims as follows:

1. Specially Classified Nonpriority Unsecured Claims. The Trustee shall pay the following claims prior to other nonpriority unsecured claims as follows:

Rank	Creditor	Amount of Claim	Percentage to be paid	Reason for Classification

2. Other Nonpriority Unsecured Claims (check one):

a. ☒ 100% paid to allowed nonpriority unsecured claims. ORb. ☐ Debtor shall pay at least 5-10% to allowed nonpriority unsecured claims over the term of the plan. Debtor estimates that such creditors will receive approximately 0-0% of their allowed claims.

V. Secured Property Surrendered:

The secured property described below will be surrendered to the following named creditors on confirmation. Upon confirmation, all creditors to which the debtor is surrendering property pursuant to this section are granted relief from the automatic stay to enforce their security interest against the property including taking possession

EXHIBIT

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tabbles

and sale.

Creditor

Property to be Surrendered

VI. Executory Contracts and Leases:

The debtor will assume or reject executory nonresidential contracts or unexpired leases as noted below. Assumption will be by separate motion and order, and any cure and/or continuing payments will be paid directly by the debtor under Section VII, unless otherwise specified in Section XII with language designating that payments will be made by the Trustee, the amount and frequency of the payments, the ranking level for such payments with regard to other creditors, the length of the term for continuing payments and the interest rate, if any, for cure payments. Any executory contract or unexpired lease not assumed pursuant to 11 USC § 365(d) is rejected. If rejected, the debtor shall surrender any collateral or leased property and any duly filed and allowed unsecured claim for damages shall be paid under Section IV.E.2

Contract/Lease

Assumed or Rejected

VII. Payments to be made by Debtor and not by the Trustee:

The following claims shall be paid directly by the debtor according to the terms of the contract or support or withholding order, and shall receive no payments from the Trustee. (Payment stated shall not bind any party.)

A. DOMESTIC SUPPORT OBLIGATIONS: The claims of the following creditors owed domestic support obligations shall be paid directly by the debtor as follows:

<u>Creditor</u>	<u>Current Monthly Support Obligation</u>	<u>Monthly Arrearage Payment</u>
NONE		

B. OTHER DIRECT PAYMENTS:

<u>Creditor</u>	<u>Nature of Debt</u>	<u>Amount of Claim</u>	<u>Monthly Payment</u>
None			

VIII. Revestment of Property

Unless otherwise provided in Section XII, during the pendency of the plan all property of the estate as defined by 11 USC § 1306(a) shall remain vested in the debtor, except that earnings and income necessary to complete the terms of the plan shall remain vested in the Trustee until discharge. The debtor shall not, without approval of the Court, sell or otherwise dispose of or transfer real property other than in accordance with the terms of the confirmed plan.

IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$1,000,000. In order to obtain a discharge, the debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 USC §§ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of 0% per annum from the petition filing date (no interest shall be paid if left blank).

X. Other Plan Provisions:

- A. No funds shall be paid to nonpriority unsecured creditors until all secured, administrative and priority unsecured creditors are paid in full, provided that no claim shall be paid before it is due.
- B. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed.
- C. If a secured creditor elects to charge debtor any fee, expense or cost permitted under the contract, the creditor shall give written notice to the debtor and debtor's counsel within 30 days of the assessment.
- D. Mortgage creditors shall notify the Trustee, debtor and debtor's counsel within 60 days of any change in the regular monthly payment (including the escrow account, if applicable).
- E. Provision by secured creditors or their agents or attorneys of any of the notices, statements or other information provided in this section shall not be a violation of the 11 USC § 362 automatic stay or of privacy laws.

XI. Certification:

- A. The debtor certifies that all post-petition Domestic Support Obligations have been paid in full on the date of this plan and will be paid in full at the time of the confirmation hearing. Debtor acknowledges that timely payment of such post-petition Domestic Support Obligations is a condition of plan confirmation pursuant to 11 USC § 1325(a)(8).
- B. By signing this plan, the debtor and counsel representing the debtor certify that this plan does not alter the provisions of Local Bankruptcy Form 13-4, except as provided in Section XII below. Any revisions to the form plan not set forth in Section XII shall not be effective.

XII. Additional Case-Specific Provisions: (must be separately numbered)

- A. Prior to filing the debtor borrowed approximately \$6,000 from his mother, secured by a deed of trust, to redeem real property. The debtor is pursuing the redemption. The property is tax assessed at \$461,000. The amount of redemption is less than \$6,000. Other than the redemption, the property is owned free and clear of all liens.

Mark San

Attorney for Debtor(s)

Date As Michael Mai 6049 June 2, 2010
DEBTOR Last 4 digits SS# Date

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON

In re:	Case No. 10-15781
MICHAEL REID MOI	CHAPTER 13 PLAN
	xx Original Amended
Debtor(s):	Date:

I. Introduction:

A. Debtor is eligible for a discharge under 11 USC § 1328(f) (check one):

X Yes

 No

B. Means Test Result. Debtor is (check one):

 a below median income debtor

 an above median income debtor with positive monthly disposable income

XX an above median income debtor with negative monthly disposable income

II. Plan Payments:

No later than 30 days after the filing of the plan or the order for relief, whichever date is earlier, the debtor will commence making payments to the Trustee as follows:

A. AMOUNT: \$2460

B. FREQUENCY (check one):

XX Monthly

 Twice per month

 Every two weeks

 Weekly

C. TAX REFUNDS: Debtor (check one): COMMITTS: XX DOES NOT COMMIT: all tax refunds to funding the plan. Committed refunds shall be paid in addition to the plan payments stated above. If no selection is made, tax refunds are committed.

D. PAYMENTS: Plan payments shall be deducted from the debtor's wages unless otherwise agreed to by the Trustee or ordered by the Court.

E. OTHER:

1. The debtor has claims against Douglas Kruger and his attorney Rick Walhen. Either the trustee will pursue them or the debtor will pursue them in the name of the estate.

2. The recycles and purchases and sells recycled stuff. The debtor intends to continue with this business.

3. The debtor will sell some of his real property to fully fund the plan.

III. Plan Duration:

The intended length of the plan is 36 months, and may be extended up to 60 months after the first payment is due if necessary for completion. The plan's length shall not be less than the debtor's applicable commitment period as defined under 11 U.S.C. §§ 1322(d) and 1325(h)(4).

IV. Distribution of Plan Payments:

Upon confirmation, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly. PROVIDED THAT disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcy law:

A. ADMINISTRATIVE EXPENSES:

2. Continuing Payments on Claims Secured by Other Real Property (Per annum interest as set forth below):

Rank	Creditor	Nature of Debt	Property	Rate	
				Monthly Payment	Interest Rate

3. Cure Payments on Mortgage/Deed of Trust/Property Tax Arrears (If there is a property tax arrearage, also provide for postpetition property tax holding account at Section XIII):

Rank	Periodic Payment	Creditor	Property	Arrears to be cured	Interest rate
1	225.00	Aurora Loan Services	Residence	8000	~0%

4. Payments on Claims Secured by Personal Property:

a. 910 Collateral:

The Trustee shall pay the contract balance as stated in the allowed proof of claim for a purchase-money security interest in any motor vehicle acquired for the personal use of the debtor(s) within 910 days preceding the filing date of the petition or in other personal property acquired within one year preceding the filing date of the petition as follows. Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee as specified upon the creditor filing a proof of claim. If no amount is specified, the Trustee shall pay the amount stated as the "Equal Periodic Payment".

1. Trustee. The percentage set pursuant to 28 USC §586(c).

1. Other administrative expenses. As allowed pursuant to 11 USC §§ 307(a)(2) or 707(b).

1. Attorney's Fees: Pre-confirmation attorney fees and costs shall not exceed \$8500. \$3,000 less filing fees and credit counseling expenses was paid prior to filing. To the extent pre-confirmation fees and costs exceed \$3,500, an appropriate application, including a complete breakdown of time and costs, shall be filed with the Court within 31 days of confirmation.

Approved pre-confirmation fees shall be paid as follows (check one):

a. XX Prior to all creditors:

b. Monthly payments of \$:

c. All remaining funds available after designated monthly payments to the following creditors:

d. Other:

If no selection is made, fees will be paid after monthly payments specified in Sections IV.B and IV.C.

B. CURRENT DOMESTIC SUPPORT OBLIGATION: Payments to creditors whose claims are filed and allowed pursuant to 11 USC § 503(a) or court order as follows (if left blank, no payments shall be made by the Trustee):

Creditor	Monthly amount

C. SECURED CLAIMS: Payments will be made to creditors whose claims are filed and allowed pursuant to 11 USC § 502(a) or court order, as stated below. Unless ranked otherwise, payments to creditors will be disbursed at the same level. Secured creditors shall retain their liens until the payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 USC § 1328, as appropriate. Secured creditors, other than creditors holding long term obligations secured only by a security interest in real property that is the debtor's principal residence, will be paid the principal amount of their claim or the value of their collateral, whichever is less, plus per annum un-compounded interest on that amount from the petition filing date.

Interest rate and monthly payment in the plan control unless a creditor timely files an objection to confirmation. If a creditor timely files a proof of claim for an interest rate lower than that proposed in the plan, the claim shall be paid at the lower rate. Value of collateral stated in the proof of claim controls unless otherwise ordered following timely objection to claim. The unsecured portion of any claim shall be paid as a nonpriority unsecured claim unless entitled to priority by law.

Only creditors holding allowed secured claims specified below will receive payment from the Trustee. If the interest rate is left blank, the applicable interest rate shall be 12%. If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes.

1. Continuing Payments on Claims Secured Only by Security Interest in Debtor's Principal Residence (Interest included in payments at contract rate, if applicable):

Rank	Creditor	Nature of Debt	Property	Monthly Payment
1	Aurora Loan Services	Mortgage	Residence	1790

Rank	Creditor	Description of Collateral	Equal Periodic Payment	Pre-confirmation Adequate Protection Payment	Interest Rate

b. Non-910 Collateral:

The Trustee shall pay the value of collateral stated in the proof of claim, unless otherwise ordered following timely objection to the claim, for a purchase-money security interest in personal property which is non-910 collateral. Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee as specified upon the creditor filing a proof of claim. If no amount is specified, the Trustee shall pay the amount stated as the "Equal Periodic Payment".

Rank	Equal Periodic Payment	Creditor	Debtor's Value of Collateral	Description of Collateral	Pre-Confirmation Adequate Protection Payment	Contract Interest Rate

D. PRIORITY CLAIMS: Payment in full, on a pro rata basis, of filed and allowed claims entitled to priority in the order stated in 11 USC § 507(a).

E. NONPRIORITY UNSECURED CLAIMS: From the balance remaining after the above payments, the Trustee shall pay filed and allowed nonpriority unsecured claims as follows:

1. Specially Classified Nonpriority Unsecured Claims. The Trustee shall pay the following claims prior to other nonpriority unsecured claims as follows:

Rank	Creditor	Amount of Claim	Percentage to be paid	Reason for Classification

2. Other Nonpriority Unsecured Claims (check one):

a. X 100% paid to allowed nonpriority unsecured claims. OR

b. Debtor shall pay at least 5-10% to allowed nonpriority unsecured claims over the term of the plan. Debtor estimates that such creditors will receive approximately 0-4% of their allowed claims.

V. Secured Property Surrendered:

The secured property described below will be surrendered to the following named creditors on confirmation. Upon confirmation, all creditors to which the debtor is surrendering property pursuant to this section are granted relief from the automatic stay to enforce their security interest against the property including taking possession

and sale.

Creditor

Property to be Surrendered

VI. Executory Contracts and Leases:

The debtor will assume or reject executory nonresidential contracts or unexpired leases as noted below. Assumption will be by separate motion and order, and any cure and/or continuing payments will be paid directly by the debtor under Section VII, unless otherwise specified in Section XII with language designating that payments will be made by the Trustee, the amount and frequency of the payments, the ranking level for such payments with regard to other creditors, the length of the term for continuing payments and the interest rate, if any, for cure payments. Any executory contract or unexpired lease not assumed pursuant to 11 USC § 363(d) is rejected. If rejected, the debtor shall surrender any collateral or leased property and any duly filed and allowed unsecured claim for damages shall be paid under Section IV.E.2.

Contract/Lease

Assumed or Rejected

VII. Payments to be made by Debtor and not by the Trustee:

The following claims shall be paid directly by the debtor according to the terms of the contract or support or withholding order, and shall receive no payments from the Trustee. (Payment stated shall not bind any party.)

A. DOMESTIC SUPPORT OBLIGATIONS: The claims of the following creditors owed domestic support obligations shall be paid directly by the debtor as follows:

Creditor	Current Monthly Support Obligation	Monthly Arrearage Payment
NONE		

B. OTHER DIRECT PAYMENTS:

Creditor	Nature of Debt	Amount of Claim	Monthly Payment
None			

VIII. Retention of Property

Unless otherwise provided in Section XII, during the pendency of the plan all property of the estate as defined by 11 USC § 541(c) shall remain vested in the debtor, except that earnings and income necessary to complete the terms of the plan shall remain vested in the Trustee until discharge. The debtor shall not, without approval of the Court, sell or otherwise dispose of or transfer real property other than in accordance with the terms of the confirmed plan.

IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$1,000,000. In order to obtain a discharge, the debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 USC §§ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of 0.5% per annum from the petition filing date (no interest shall be paid if left blank).

X. Other Plan Provisions:

- No funds shall be paid to nonpriority unsecured creditors until all secured, administrative and priority unsecured creditors are paid in full, provided that no claims shall be paid before it is due.
- Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed.
- If a secured creditor elects to charge debtor any fee, expense or cost permitted under the contract, the creditor shall give written notice to the debtor and debtor's counsel within 30 days of the assessment.
- Mortgage creditors shall notify the Trustee, debtor and debtor's counsel within 60 days of any change in the regular monthly payment (including the escrow account, if applicable).
- Provision by secured creditors or their agents or attorneys of any of the notices, statements or other information provided in this section shall not be a violation of the 11 USC § 362 automatic stay or of privacy laws.

XI. Certification:

- The debtor certifies that all post-petition Domestic Support Obligations have been paid in full on the date of this plan and will be paid in full at the time of the confirmation hearing. Debtor acknowledges that timely payment of such post-petition Domestic Support Obligations is a condition of plan confirmation pursuant to 11 USC § 1325(a)(8).
- By signing this plan, the debtor and counsel representing the debtor certify that this plan does not alter the provisions of Local Bankruptcy Form 13-4, except as provided in Section XII below. Any revisions to the form plan not set forth in Section XII shall not be effective.

XII. Additional Case-Specific Provisions: (must be separately numbered)

- Prior to filing the debtor borrowed approximately \$6,000 from his mother, secured by a deed of trust, to redeem real property. The debtor is pursuing the redemption. The property is tax assessed at \$461,000. The amount of redemption is less than \$6,000. Other than the redemption, the property is owned free and clear of all liens.

MacS Sam

Attorney for Debtor(s)

Date /s/ Michael Mai 6049 June 2, 2010
DEBTOR Last 4 digits SSN Date

Ex Parte Department

FILED
KING COUNTY, WASHINGTON

MAY 03 2010

SUPERIOR COURT CLERK

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON
IN AND FOR THE COUNTY OF KING

DOUG KRUGER, a single man

Plaintiff,

vs.

MICHAEL MOI, individually as Personal
Representative of the Estate of Sherry Moi,

Defendants.

No. 09-2-36968-2 SEA

ORDER GRANTING
PLAINTIFF'S MOTION FOR
AMENDED DEFAULT
JUDGEMENT

This matter came before the Court on Plaintiff, Doug Kruger's Motion for Default Judgment. Defendant Michael Moi has not appeared, answered, or otherwise defended Plaintiff's Complaint.

The Court considered the pleadings filed in this action, the declaration of Plaintiff's counsel, and the evidence submitted in support thereof:

Based on the pleadings and evidence presented, the Court finds:

- (1) Defendant Michael Moi was properly served with the Plaintiff's Summons and Complaint in this action.
- (2) Defendant Michael Moi has failed to appear, answer, or otherwise defend this action.
- (3) No notice of appearance was served by Defendant Michael Moi on Plaintiff or his attorney.
- (4) The time for appearing and answering the Plaintiff's complaint is twenty days

ORDER GRANTING PLAINTIFF'S MOTION
FOR AMENDED DEFAULT JUDGMENT - 1
F:\FILES\Kugler, Doug 082911\Default Judgment Order Amended.wpd

COLE, LETHER, WATHEN & LEID, P.C.
200 SECOND AVENUE, SUITE 1300
SEATTLE, WA 98104-1082
(206) 622-0494

EXHIBIT

6

1 and more than twenty days have passed since service on Defendant Michael
2 Moi of the summons and complaint.

3 (5) Venue is proper in this action.

4 (6) That the Plaintiff is entitled to the relief requested in its complaint:

5 Based on the above findings, it is hereby:

6 **ORDERED** that Plaintiff's motion is granted. Defendant Michael Moi is declared to
7 be in default for failing to appear or to defend in this action.

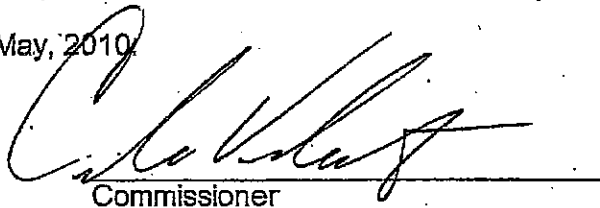
8 **IT IS FURTHER ORDERED** that the Default Judgment entered by this Court on
9 February 23, 2010 is hereby Vacated and the judgment is amended as per the following:

10 (7) The Court further finds that Plaintiffs damages in this matter are for a sum
11 certain or for a sum which by computation can be made certain.

12 As a result, it is hereby:


13 **ORDERED** that Plaintiff is entitled to Default Judgment pursuant to CR 55(b) in the
14 amount of \$214,903.56. Said amount shall bear interest at a rate of 12% per anum.

15 DATED this 9 day of May, 2010.

16
17 
18 Commissioner

19
20 Presented by:

21 COLE, LETHER, WATHEN, LEID & HALL, P.C.

22
23 
24 Rick J. Wathen, WSBA No. 25539
25 Eric J. Neal, WSBA No. 31863
26 Attorneys for Plaintiff
27

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1791 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335			HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				340.00
ACCOUNT NO. 1767 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335			HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				88.00
ACCOUNT NO. 1783 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335			HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				88.00
ACCOUNT NO. 1689 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335			HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				75.00
Subtotal							\$ 591.00
Total							\$

7 continuation sheets attached

EXHIBIT

7

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7963 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				75.00
ACCOUNT NO. 6954 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				75.00
ACCOUNT NO. 4387 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				74.00
ACCOUNT NO. 5663 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				74.00
ACCOUNT NO. 7999 ALLIANCEONE INC 6565 KIMBALL DR GIG HARBOR, WA 98335		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				71.00
Subtotal >						\$ 369.00
Total >						\$

Sheet no. 1 of 7 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1180 ASSET ACCEPTANCE LLC PO BOX 2036 WARREN, MI 48090		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT FACTORY COMPANY ACCOUNT				29,397.00
ACCOUNT NO. 0199 AURORA LOAN SERVICES I 10350 PARK MEADOWS DR ST LITTLETON, CO 80124		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT DELINQUENT 90 DAYS PAST DUE DATE ACCOUNT 90 DAYS PAST DUE DATE 3 OR MORE TIMES OPEN ACCOUNT CONVENTIONAL REAL ESTATE LOAN				Notice Only
ACCOUNT NO. 5227 BANK OF AMERICA PO BOX 1598 NORFOLK, VA 23501		PURCHASED BY ANOTHER LENDER CREDIT CARD CHARGE OFF AMOUNT IS 19263 PAID				0.00
ACCOUNT NO. 9921 BANK OF AMERICA PO BOX 1598 NORFOLK, VA 23501		PURCHASED BY ANOTHER LENDER CREDIT CARD CHARGE OFF AMOUNT IS 16779 PAID				0.00
ACCOUNT NO. 4414 BANK OF AMERICA PO BOX 17054 WILMINGTON, DE 19850		ACCOUNT CLOSED BY CONSUMER CREDIT CARD CHARGE OFF AMOUNT IS 9450 PAID				0.00
Subtotal >						\$ 29,397.00
Total >						\$

Sheet no. 2 of 7 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8064 DISCOVER CD PO BOX15316 ATT:CMS/PROD DEVELOP WILMINGTON, DE 19850-5316		CHARGED OFF ACCOUNT. CREDIT CARD BAD DEBT; PLACED FOR COLLECTION; SKIP				14,082.00
ACCOUNT NO. 3742 DYNMIC STRAT 2525 220TH ST SE SUITE 201 BOTHELL, WA 98041		PLACED FOR COLLECTION				Notice Only
ACCOUNT NO. 8969 ELLIOTT BAY ADJUSTMENT 10740 MERIDIAN AVE N STE SEATTLE, WA 98133		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY				577.00
ACCOUNT NO. 3166 FIRST USA BANK N A 1001 JEFFERSON PLAZA WILMINGTON, DE 19701		ACCOUNT CLOSED BY CONSUMER CREDIT CARD				0.00
ACCOUNT NO. 9421 FIRST USA BANK N A 1001 JEFFERSON PLAZA WILMINGTON, DE 19701		ACCOUNT CLOSED BY CONSUMER CREDIT CARD				0.00
Subtotal >						\$ 14,659.00
Total >						\$

Sheet no. 3 of 7 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5353 FIRST USA BANK N A 1001 JEFFERSON PLAZA WILMINGTON, DE 19701		ACCOUNT CLOSED BY CREDIT GRANTOR CREDIT CARD				0.00
ACCOUNT NO. 365C LEASECOMM 950 WINTER ST WALTHAM, MA 02451		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT DELINQUENT 180 DAYS PAST DUE DATE OPEN ACCOUNT RENTAL AGREEMENT PREVIOUS STATUS 09			X	1,423.00
ACCOUNT NO. 6287 MERCHANTS CREDIT 2245 152ND NE REDMOND, WA 98052-5519		MEDICAL UNPAID				33.00
ACCOUNT NO. 3809 MERCHANTS ME 2245 152ND NE REDMOND, WA 98052-5519		MEDICAL UNPAID			X	4,202.00
ACCOUNT NO. 2668 MERCHANTS ME 2245 152ND NE REDMOND, WA 98052-5519		MEDICAL UNPAID			X	469.00
Subtotal						\$ 6,127.00
Total						\$

Sheet no. 4 of 7 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8938 MERCHANTS ME 2245 152ND NE REDMOND, WA 98052-5519		MEDICAL UNPAID			X	199.00
ACCOUNT NO. 5060 MIDLAND CREDIT MGMT 8875 AERO DR SAN DIEGO, CA 92123		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT FACTORY COMPANY ACCOUNT		X	X	Notice Only
ACCOUNT NO. 6174 NCO FIN/55 PO BOX 13570 PHILADELPHIA, PA 19101		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY			X	511.00
ACCOUNT NO. 2986 RENTONCOLL PO BOX 272 RENTON, WA 98057		PLACED FOR COLLECTION			X	3,640.00
ACCOUNT NO. 2985 RENTONCOLL PO BOX 272 RENTON, WA 98057		PLACED FOR COLLECTION			X	3,419.00
Subtotal >						\$ 7,769.00
Total >						\$

Sheet no. 5 of 7 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1832 RENTONCOLL PO BOX 272 RENTON, WA 98057		PLACED FOR COLLECTION			X	868.00
ACCOUNT NO. 7660 THD/CBSD PO BOX 6497 SIOUX FALLS, SD 57117		ACCOUNT CLOSED BY CONSUMER CHARGE ACCOUNT				0.00
ACCOUNT NO. 0001 U S BANK 101 5TH ST E STE A SAINT PAUL, MN 55101		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT/PAID SATISFACTORILY THIS IS AN ACCOUNT IN GOOD STANDING PAID ACCOUNT/ZERO BALANCE ACCOUNT CLOSED AT CONSUMER'S REQUEST AUTO LOAN				0.00
ACCOUNT NO. 6473 U S BANK 101 5TH ST E STE A SAINT PAUL, MN 55101		ACCOUNT/PAID SATISFACTORILY THIS IS AN ACCOUNT IN GOOD STANDING PAID ACCOUNT/ZERO BALANCE ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST CHECK CREDIT OR LINE OF CREDIT				0.00
ACCOUNT NO. 3564 UNIFUND 10625 TECHWOODS CIRCLE CINCINNATI, OH 45242		HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT FACTORY COMPANY ACCOUNT	X	X		Notice Only
Subtotal >						\$ 868.00
Total >						\$

Sheet no. 6 of 7 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. GUG3 YAKIMA ADJUSTMENT SE 309 W LINCOLN AV P O BOX 512 YAKIMA, WA 98907		MEDICAL UNPAID	X	219.00
ACCOUNT NO.				
ACCOUNT NO.				
ACCOUNT NO.				
ACCOUNT NO.				
ACCOUNT NO.				
Subtotal >				\$ 219.00
Total >				\$ 59,999.00

Sheet no. 7 of 7 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Michael Reid Moi

Case _____

Debtor

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Spouse	AGE(S): 23
Employment:	DEBTOR	SPOUSE
Occupation	self employed	
Name of Employer		
How long employed	0 yrs, 0 mos	0 yrs, 0 mos
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ 0.00	\$ 0.00
2. Estimated monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify: _____)	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6.. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or other government assistance (Specify) _____	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (D) Casual labor (S) Babysitting (Specify) _____	\$ 4,500.00	\$ 1,000.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 4,500.00	\$ 1,000.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)	\$ 4,500.00	\$ 1,000.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)	\$ 5,500.00	

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

EXHIBIT

tabbies

8

UNITED STATES BANKRUPTCY COURT

Western District of Washington

In Re Michael Reid MoiCase No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

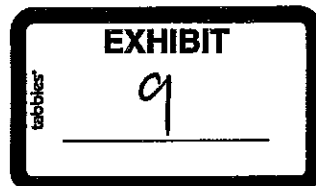
"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE
2010(db)	0.00	
2009(db)	0.00	
2008(db)	0.00	
2010(nfs)	0.00	
2009(nfs)	0.00	
2008(nfs)	0.00	



2. Income other than from employment or operation of business

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2010 (db) 19080.00	Selling Of Assets
2009(db) 50000	selling assets
2010(nfs) 3600.00	Babysitting
2009(nfs) 13500.00	Babysitting

3. Payments to creditors

None

☒

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after date of adjustment.

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None



- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Magnolia Roofing		4900 15th Ave Nw Seattle, Wa 98107	Roofing & Remodel	

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 5/20/2010

Signature
of Debtor

/s/ Michael Reid Moi

MICHAEL REID MOI

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110(c).)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.



Washington State Department of Labor & Industries

Contractors or Tradespeople Detail

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About General/Specialty Contractor

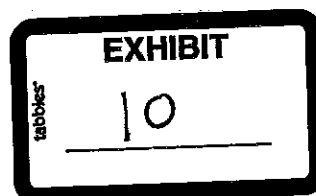
A business registered as a construction contractor with L&I to perform construction work within the scope of its specialty. A General or Specialty construction Contractor must maintain a surety bond or assignment of account and carry general liability insurance.

Business and Licensing Information

Name	MAGNOLIA ROOFING & REMODEL	UBI No.	i 602065762
Phone No.	(206) 284-9938	Status	i Expired
Address	4900 15Th Ave NW	License No.	MAGNORR001ON
Suite/Apt.		License Type	i Construction Contractor
City	Seattle	Effective Date	9/15/2000
State	WA	Expiration Date	12/17/2004
Zip	981074719	Suspend Date	i 12/16/2004
County	King	Specialty 1	i General
Business Type	Corporation	Specialty 2	i Unused
Parent Company			

Other Associated Licenses

License	Name	Type	Specialty 1	Specialty 2	Effective Date	Expiration Date	Status
MOICOI*994KT	MOI CONSTRUCTION INC	Construction Contractor	General	Unused	5/30/2001	4/18/2002	Archived
MLMOICI031Q4	M L MOI CONSTRUCTION INC	Construction Contractor	General	Unused	11/24/1997	4/18/2001	Archived



REDWOR*09700 RED WOOD Construction General Unused 9/20/1991 6/12/1998 Archived
REMODELING Contractor

Business Owner Information Hide All

Name	Role	Effective Date	Expiration Date
MOI, MICHAEL R	President	01/01/1980	
MOI, SHERRY	Secretary	01/01/1980	

Bond Information

Bond	Bond Company Name	Bond Account Number	Effective Date	Expiration Date	Cancel Date	Impaired Date	Bond Amount	Received Date
2	COLONIAL AM CAS & SURETY OF MD	LPM 4038503	09/15/2001	Until Cancelled	09/16/2005		\$12,000.00	07/26/2001

Assignment of Savings Information

No records found for the previous 6 year period

Insurance Information

Insurance	Company Name	Policy Number	Effective Date	Expiration Date	Cancel Date	Impaired Date	Amount	Received Date
3	ATLANTIC CAS INS CO	L065000458 -1	12/16/2003	12/16/2004			\$300,000.00	01/08/20

Summons/Complaint Information

No unsatisfied complaints on file within prior 6 year period

Warrant Information

No unsatisfied warrants on file within prior 6 year period

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